



# AFS Commercial Credit \$1 Purchase Option Lease

With steady payments and no initial cash outlay, this is an ideal lease for businesses looking to own the equipment at lease end.

### How your organization benefits

- No initial cash outlay
- Fixed monthly payments for simple, annual budgeting
- Flexible terms to fit your budget (12–60 months)
- Ownership of the equipment at the end of the lease
- Not limited to Apple products

### End-of-term options

- Purchase equipment for \$1

With fixed monthly payments followed by full equipment ownership, the AFS Commercial Credit \$1 Purchase Option Lease is ideal for organizations that plan to use their computers for more than three years.

### No uncertainty

In this lease, the buyout terms are preset and included in the initial agreement. So there's no uncertainty about the equipment's final purchase price. And because the monthly payment plan is also predetermined, you can build predictability and stability into your technology budget.

### Additional technology benefits

The \$1 Purchase Option Lease offers other benefits as well. The lease isn't limited to Apple hardware, so you can cover a wide range of tools, from software to training programs, in your monthly payments.

### Comparison with other AFS Commercial Credit leases

The \$1 Purchase Option Lease can best be viewed in comparison with the other AFS Commercial Credit technology leases. With the \$1 Purchase Option Lease, you make your ownership decision at the outset of the lease and the end-of-lease price is set at \$1.

	\$1 Purchase Option Lease	Fair Market Value Lease	10% Purchase Option Lease
Relative monthly payment rate	Highest	Lowest	Average
Purchase option	Yes, at \$1	Yes, at fair market value	Yes, at 10% of initial equipment cost
End-of-lease price	Known at outset	Unknown at outset	Known at outset
Ownership decision	Outset of lease	End of lease	End of lease

### AFS Commercial Credit: Leases for technology

AFS Commercial Credit offers leases tailored to meet the needs of businesses of all sizes. The \$1 Purchase Option Lease is one of several leases managed by Apple that are designed to address the unique issues of technology financing. Our leases can help organizations manage obsolescence, can allow for mid-lease technology acquisitions, and can include Apple or third-party hardware, software, training, and accessories.

AFS Commercial Credit is an ideal way to keep your organization ahead by keeping pace with technology.

## For More Information

For details on the AFS Commercial Credit \$1 Purchase Option Lease and other leasing options, visit [www.apple.com/financing](http://www.apple.com/financing) or call 800-APPLE-LN.